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Washington, D.C. 20231

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Sir:

ET420078243US

Transmitted herewith for filing is the Patent Application of:

Inventor: Gopalan

For: Apparatus and Method for Providing Dual Number Access Electronic Wallet

Assignee Name: International Business Machines Corporation

Assignee Residence: Armonk, New York

Enclosed are:

- X 14 Patent Specification including Abstract
- X 3 Pages of Claims
- X 4 Sheet(s) of Drawings. Informal X Formal
- X 1 Declaration(s) and Power of Attorney
- X Form PTO 1595 and Assignment of the Invention to IBM Corporation
- A certified copy of a Application
- X Information Disclosure Statement, PTO 1449 and 4 copies of references.

The filing fee has been calculated as shown below:

For	Number Filed	Number Extra	Rate	Fee
Basic Fee				\$710.00
Total Claims	16 - 20	0	x 18 =	\$
Indep. Claims	3 - 3	0	x 80 =	\$
MULTIPLE DEPENDENT CLAIM PRESENTED	3 x	0 =		\$ 0.0
			TOTAL	\$710.00

X Please charge my Deposit Account No. 50-0477 in the amount of \$710.00. A duplicate copy of this sheet is enclosed.

X The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account 50-0477. A duplicate copy of this sheet is enclosed.

X Any additional filing fees required under 37 CFR §1.16.

X Any patent application processing fees under 37 CFR §1.17.

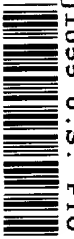
Respectfully submitted,

By

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